

HEALTH INSURANCE DEPENDENT ELIGIBILITY GUIDELINES

WHO IS ELIGIBLE?

- Your lawful spouse (A former spouse is not eligible after finalization of a divorce or annulment, even if a court order requires the employee to provide health insurance for the former spouse.)
- Children up to age 26, including:
 - ❖ Biological children
 - ❖ Stepchildren
 - ❖ Legally adopted children
 - ❖ Children for whom you have been court appointed as legal guardian

WHEN CAN I ADD MY DEPENDENTS?

1. **Upon Hire**
2. **Within 30 days of an event such as:**
 - Marriage
 - Birth
 - Adoption
 - Court Ordered Guardianship
 - Loss of Insurance by a dependent
3. **During Open Enrollment: If you neglect to add your spouse or dependent child within the 30 day time limit you must wait until the following Open Enrollment Period, held annually in November. Coverage is effective the following January 1st.**

WHEN DO DEPENDENTS LOSE ELIGIBILITY?

Divorce: A former spouse is not eligible after finalization of a divorce or annulment, even if a court order requires the employee to provide health insurance for the former spouse. **You must report the divorce within 30 days of the filing date of the divorce.** Your former spouse ceases to be eligible for insurance on the date of the filing and therefore, it is imperative that you report the divorce timely. Information regarding COBRA will be forwarded to your former spouse.

Stepchildren must be removed from your plan upon divorce or death of spouse. The legal relationship between you and your former or deceased spouses' children no longer exists. Information regarding COBRA will be forwarded to your step children.

Children lose coverage at the end of the month in which they turn age 26. Information regarding COBRA coverage, as well as the "Young Adult Option" will be forwarded to your child.

Applications and instructions to make these changes to your health insurance can be found at www.buffaloschools.org. Go to Human Resources » Benefits/Workers Comp. » Employees » Health Insurance » Life Changing Events or you may call the Benefits Office at 816-3754.